

## B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION		Voluntary Petition											
Name of Debtor (if individual, enter Last, First, Middle): <b>Prevo, Shenette Y.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):											
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Shenette Y. Taylor; aka Shenette Y. Fitch; dba Q&amp;A Child Care</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):											
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-5852</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):											
Street Address of Debtor (No. and Street, City, and State): <b>6927 Sterling Hollow Dr.</b> <b>Katy, TX</b>		Street Address of Joint Debtor (No. and Street, City, and State):											
		ZIP CODE											
County of Residence or of the Principal Place of Business: <b>Harris</b>		County of Residence or of the Principal Place of Business:											
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):											
		ZIP CODE											
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE											
<b>Type of Debtor</b> (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.										
<b>Filing Fee</b> (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).											
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY											
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td><input checked="" type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> Over 100,000</td> </tr> </table>		<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000		
<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000				
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion				
Estimated Liabilities <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion				

<b>Voluntary Petition</b> (This page must be completed and filed in every case.)		Name of Debtor(s): <b>Shenette Y. Prevo</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> <u>/s/ Reese W. Baker</u> <span style="float: right;">02/05/2008</span> <b>Reese W. Baker</b> <span style="float: right;">Date</span>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1) (1/08)

**Voluntary Petition***(This page must be completed and filed in every case)*Name of Debtor(s): **Shenette Y. Prevo****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Shenette Y. Prevo  
Shenette Y. Prevo

**X** \_\_\_\_\_

Telephone Number (If not represented by attorney)

02/05/2008

Date

**Signature of Attorney\***

**X** /s/ Reese W. Baker  
Reese W. Baker Bar No. **01587700**

**Baker & Associates, L.L.P.**  
5151 Katy Freeway, Suite 200  
Houston, Texas 77007

Phone No. **(713) 869-9200** Fax No. **(713) 869-9100**

02/05/2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**UNITED STATES BANKRUPTCY COURT**  
**SOUTHERN DISTRICT OF TEXAS**  
**HOUSTON DIVISION**

IN RE: **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Shenette Y. Prevo  
Shenette Y. Prevo

Date: 02/05/2008

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead Legal Description: LT 10 BLK 5 CROSS CREEK SEC 1  Property Address: 6927 STERLING HOLLOW DR KATY TX 77449	Fee Simple	C	\$159,257.00	\$155,535.98

Total: **\$159,257.00**

(Report also on Summary of Schedules)

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Bank of America Checking Account xxxxxxxx2015 \$25.00 Bank of America Savings Account xxxxxxxx2031 \$25.00	C	\$50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household Goods Stove\$200.00 Microwave\$40.00 Refrigerator/Freezer\$400.00 Dishwasher\$75.00 Washing machine\$100.00 Dryer\$100.00 Living room furniture\$500.00 Silverware\$20.00 Bedroom\$300.00 Televisions\$300.00 Stereo(s)\$50.00 Spa/Hot Tub\$100.00 Computer(s)\$200.00 Den Furniture\$100.00 Dining Room Furniture\$200.00	C	\$2,685.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		DVD's	C	\$200.00
6. Wearing apparel.		Clothing	C	\$200.00

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Jewelry	C	\$75.00
8. Firearms and sports, photographic, and other hobby equipment.		Digital Camera	C	\$25.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	Term Life Insurance through Employer (debtor) \$200,000 death benefit Term Life Insurance through Employer (spouse) \$105,000 death benefit	C	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X	Past due child support Michael Craig	C	Unknown
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Chevrolet Uplander 90,000 Miles	C	\$11,455.00
		2007 Ford Taurus 23,000 miles	C	\$18,087.50
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead Legal Description: LT 10 BLK 5 CROSS CREEK SEC 1  Property Address: 6927 STERLING HOLLOW DR KATY TX 77449	11 U.S.C. § 522(d)(5)	\$3,721.02	\$159,257.00
Bank of America Checking Account xxxxxxxx2015 \$25.00	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Bank of America Savings Account xxxxxxxx2031 \$25.00			
Household Goods Stove\$200.00 Microwave\$40.00 Refrigerator/Freezer\$400.00 Dishwasher\$75.00 Washing machine\$100.00 Dryer\$100.00 Living room furniture\$500.00 Silverware\$20.00 Bedroom\$300.00 Televisions\$300.00 Stereo(s)\$50.00 Spa/Hot Tub\$100.00 Computer(s)\$200.00	11 U.S.C. § 522(d)(3)	\$2,685.00	\$2,685.00
		\$6,456.02	\$161,992.00

**In re Shenette Y. Prevo**

Case No.

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Den Furniture \$100.00 Dining Room Furniture \$200.00			
DVD's	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Clothing	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Jewelry	11 U.S.C. § 522(d)(4)	\$75.00	\$75.00
Digital Camera	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Term Life Insurance through Employer (debtor) \$200,000 death benefit	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Term Life Insurance through Employer (spouse) \$105,000 death benefit			
Past due child support Michael Craig	11 U.S.C. § 522(d)(10)(D)	Unknown	Unknown
2005 Chevrolet Uplander 90,000 Miles	11 U.S.C. § 522(d)(2)	\$0.00	\$11,455.00
2007 Ford Taurus 23,000 miles	11 U.S.C. § 522(d)(2)	\$0.00	\$18,087.50
		\$6,956.02	\$192,034.50

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxx8393		DATE INCURRED: 01/31/2005 NATURE OF LIEN: <b>Purchase Money</b> COLLATERAL: <b>Homestead</b> REMARKS:				\$130,617.00	
Citi Residential Lending Po Box 11000 Santa Ana, CA 92711	C	VALUE: \$159,257.00					
Representing: Citi Residential Lending		Baxter & Schwartz, PC Attn.: Bankruptcy Department 5450 NW Central, Suite 307 Houston, Texas 77092				Notice Only	Notice Only
ACCT #: xxxxxxxxxxx8393		DATE INCURRED: Various NATURE OF LIEN: <b>Mortgage arrears</b> COLLATERAL: <b>Homestead</b> REMARKS:				\$13,500.00	
Citi Residential Lending Po Box 11000 Santa Ana, CA 92711	C	VALUE: \$159,257.00					
ACCT #: xxxxxxxxxxxx4864		DATE INCURRED: NATURE OF LIEN: <b>Purchase Money</b> COLLATERAL: <b>2007 Ford Taurus 23,000 miles</b> REMARKS: <b>Vehicle is in Husbands name.</b>				\$19,600.00	\$1,512.50
Crescent Bank & Trust P.O. Box 60048 New Orleans, LA 70160-0048	C	VALUE: \$18,087.50				\$163,717.00	\$1,512.50
		Subtotal (Total of this Page) >					
		Total (Use only on last page) >					

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No.

(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:								
Cross Creek Sect. 1 HOA Attn: Sterling Bank-Lock Box Dept. P.O. Box 41027 Houston, Texas 77241-1027		C	DATE INCURRED: <b>2007/2008</b> NATURE OF LIEN: <b>HOA Fees</b> COLLATERAL: <b>Homestead</b> REMARKS: <b>\$366.00 2008</b> <b>\$220.00 2007</b>				<b>\$586.00</b>	
			VALUE: <b>\$159,257.00</b>					
ACCT #: xxxxxxxxxxxxxxxx1000		C	DATE INCURRED: <b>08/06/2005</b> NATURE OF LIEN: <b>Purchase Money</b> COLLATERAL: <b>2005 Chevrolet Uplander 90,000 Miles</b> REMARKS:				<b>\$21,382.00</b>	<b>\$9,927.00</b>
			VALUE: <b>\$11,455.00</b>					
ACCT #: xxx-xxxx-xxx-0010		C	DATE INCURRED: <b>2007</b> NATURE OF LIEN: <b>Mud Taxes for 2007</b> COLLATERAL: <b>Homestead</b> REMARKS:				<b>\$1,332.98</b>	
Harris County MUD #157 11111 Katy Freeway Ste 725 Houston, TX 77079-2197			VALUE: <b>\$159,257.00</b>					
ACCT #:		C	DATE INCURRED: <b>06/2006</b> NATURE OF LIEN: <b>Property Taxes for 2005</b> COLLATERAL: <b>Homestead</b> REMARKS:				<b>\$9,500.00</b>	
Retax Funding 14755 Preston Rd. Suite 495 Dallas, Texas 75254			VALUE: <b>\$159,257.00</b>					

Sheet no. 1 of 1 continuation sheets attached  
to Schedule of Creditors Holding Secured Claims

**Subtotal (Total of this Page) >**  
**Total (Use only on last page) >**

\$32,800.98	\$9,927.00
\$196,517.98	\$11,439.50

(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (12/07)

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units					
------------------	--	--	--	--	--	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:							
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:			Notice Only	Notice Only	Notice Only
ACCT #:					Notice Only	Notice Only	Notice Only
Internal Revenue Service Insolvency Section 1919 Smith St Stop 5022 HOU Houston, TX 77002	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:					

Sheet no. 1 of 2 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) &gt;

Total &gt;

\$0.00 \$0.00 \$0.00

(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)

Totals &gt;

(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances		
------------------	---------------------------	--	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:							
Baker & Associates, LLP 5151 Katy Freeway Suite 200 Houston, Tx 77007	C	DATE INCURRED: 01/24/2008 CONSIDERATION: <b>Attorney Fees</b> REMARKS:			\$3,500.00	\$3,500.00	\$0.00

Sheet no. 2 of 2 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) &gt;

Total > \$3,500.00 \$3,500.00 \$0.00(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)

Totals &gt;

(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)

	<u>\$3,500.00</u>	<u>\$0.00</u>

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx4006  Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144	C	DATE INCURRED: 07/28/2006 CONSIDERATION: Lease REMARKS:				\$0.00
ACCT #: xxxxxxx0981  Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144	C	DATE INCURRED: 01/31/2005 CONSIDERATION: Lease REMARKS:				\$0.00
ACCT #: xxxxxxxxxxx8393  Amc Mortgage Services Po Box 11000 Santa Ana, CA 92711	C	DATE INCURRED: 01/31/2005 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				(\$1.00)
ACCT #: xxxxxx7391  Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102	C	DATE INCURRED: 11/04/2000 CONSIDERATION: Automobile REMARKS:				(\$1.00)
ACCT #: xxxxxxxxxxx8393  Ameriquest Mortgage 10801 6th St Rancho Cucamonga, CA 91730	C	DATE INCURRED: 01/31/2005 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				\$0.00
ACCT #: xxxxxxxxxxx0828  Aspire/cb&t Pob 105555 Atlanta, GA 30348	C	DATE INCURRED: 08/2005 CONSIDERATION: Credit Card REMARKS:				\$1,234.00
Subtotal >						\$1,232.00
Total >						
(Use only on last page of the completed Schedule F.)						
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx4821  Asset Acceptance Po Box 2036 Warren, MI 48090	C	DATE INCURRED: 02/09/2005 CONSIDERATION: Collection REMARKS: SOUTHWESTERN BELL TELEPHONE				\$397.00
ACCT #: xxxx9443  Bay Area Credit Service 97 E. Brokaw Road, Suite 240 San Jose, CA 95112	C	DATE INCURRED: CONSIDERATION: Collection REMARKS: AT&T				\$69.27
ACCT #: xxx5380  Calvary Portfolio/collection 7 Skyline Drive 3rd Floor Hawthorne, NY 10532	C	DATE INCURRED: 09/2002 CONSIDERATION: Collection REMARKS: AMERICREDIT				\$13,048.00
ACCT #: xxx7782  Calvary Portfolio/collection 7 Skyline Drive 3rd Floor Hawthorne, NY 10532	C	DATE INCURRED: 12/23/2004 CONSIDERATION: Collection REMARKS: SPRINT PCS				\$407.00
ACCT #: xxxx4048  Cashnet USA P.O. Box 06230 Chicago, IL 60606-0230	C	DATE INCURRED: 06/2007 CONSIDERATION: Payday Loan REMARKS:				\$1,680.00
ACCT #: xxxxxxxx0368  Cca/cds Po Box 46101 Las Vegas, NV 89114	C	DATE INCURRED: 05/2005 CONSIDERATION: Credit Card REMARKS:				\$0.00
Sheet no. <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$15,601.27
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx5063 <b>Certified Recovery System 6161 Savoy Dr Ste 600 Houston, TX 77036</b>	C	DATE INCURRED: 04/29/2004 CONSIDERATION: <b>Collection</b> REMARKS: <b>UNITED CASH</b>				\$510.00
ACCT #: xx6902 <b>Certified Recovery System 6161 Savoy Dr Ste 600 Houston, TX 77036</b>	C	DATE INCURRED: 06/09/2004 CONSIDERATION: <b>Collection</b> REMARKS: <b>CASH ADVANCE</b>				\$600.00
ACCT #: xxx1661 <b>Collection Co America 700 Longwater Dr Norwell, MA 02061</b>	C	DATE INCURRED: 07/18/2006 CONSIDERATION: <b>Collection</b> REMARKS: <b>AT&amp;T</b>				\$282.00
ACCT #: xxxx9317 <b>Credit Management 4200 International Pkwy Carrollton, TX 75007</b>	C	DATE INCURRED: 02/15/2004 CONSIDERATION: <b>Collection</b> REMARKS: <b>TIME WARNER COMMUNICATIONS</b>				\$0.00
ACCT #: xxxx3538 <b>Credit Management 4200 International Pkwy Carrollton, TX 75007</b>	C	DATE INCURRED: 05/19/2006 CONSIDERATION: <b>Collection</b> REMARKS: <b>TIME WARNER COMMUNICATIONS</b>				\$132.00
ACCT #: xxx8955 <b>Fac/nab 480 James Robertson Pkwy Nashville, TN 37219</b>	C	DATE INCURRED: 04/27/2005 CONSIDERATION: <b>Collection</b> REMARKS: <b>GREATER HOUSTON ANESTHESIOLOGY</b>				\$401.00
Sheet no. <u>2</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$1,925.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx8954		DATE INCURRED: 04/27/2005 CONSIDERATION: <b>Collection</b> REMARKS: <b>GREATER HOUSTON ANESTHESIOLOGY</b>				\$350.00
Fac/nab 480 James Robertson Pkwy Nashville, TN 37219	C					
ACCT #: xxxxxxxxxxxx2049		DATE INCURRED: 03/21/2007 CONSIDERATION: <b>Credit Card</b> REMARKS:				\$396.00
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	C					
ACCT #: x7275		DATE INCURRED: 10/01/1998 CONSIDERATION: <b>Automobile</b> REMARKS:				\$0.00
Gulf States Finance 3100 Edloe St Houston, TX 77027	C					
ACCT #: xxxxxxxxxxxx0002		DATE INCURRED: 10/02/2006 CONSIDERATION: <b>Educational</b> REMARKS:				\$0.00
Loanstar Systems Inc 2504 Kent St Bryan, TX 77802	C					
ACCT #: xxxxxxxxxxxx0001		DATE INCURRED: 10/02/2006 CONSIDERATION: <b>Educational</b> REMARKS:				\$0.00
Loanstar Systems Inc 2504 Kent St Bryan, TX 77802	C					
ACCT #: xxxxxxxx0148		DATE INCURRED: 12/30/2000 CONSIDERATION: <b>Deficiency Balance</b> REMARKS:				\$1,189.00
Marquette Consumer Fin 3033 Campus Dr Ste N150 Plymouth, MN 55441	C					
Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >				\$1,935.00
		Total >				
		(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

B6F (Official Form 6F) (12/07) - Cont.

In re **Shenette Y. Prevo**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxxx8890</b>  Nco Financial Svcs Po Box 41466 Philadelphia, PA 19101	C	DATE INCURRED: <b>09/18/2002</b> CONSIDERATION: <b>Collection</b> REMARKS: <b>NATIONWIDE INSURANCE</b>				<b>\$99.00</b>
ACCT #: <b>xxxx5774</b>  Nelnet 3015 S Parker Rd Suite 400 Aurora, CO 80014	C	DATE INCURRED: <b>10/02/2006</b> CONSIDERATION: <b>Note Loan</b> REMARKS:				<b>\$4,000.00</b>
ACCT #: <b>xxxx1674</b>  Nelnet 3015 S Parker Rd Suite 400 Aurora, CO 80014	C	DATE INCURRED: <b>09/24/2007</b> CONSIDERATION: <b>Educational</b> REMARKS:				<b>\$3,500.00</b>
ACCT #: <b>xxxx5674</b>  Nelnet 3015 S Parker Rd Suite 400 Aurora, CO 80014	C	DATE INCURRED: <b>10/02/2006</b> CONSIDERATION: <b>Note Loan</b> REMARKS:				<b>\$2,625.00</b>
ACCT #: <b>xxxxxx3597</b>  Park Dansan P.o. Box 248 113 N 3rd Ave Gastonia, NC 28053	C	DATE INCURRED: <b>06/2004</b> CONSIDERATION: <b>Collection</b> REMARKS: <b>MCI COMMUNICATIONS</b>				<b>\$111.00</b>
ACCT #: <b>xx0988</b>  Preferred Credit Inc 3051 2nd St S Ste 200 Saint Cloud, MN 56301	C	DATE INCURRED: <b>05/31/2005</b> CONSIDERATION: <b>Deficiency Balance</b> REMARKS:				<b>\$1,648.00</b>
Sheet no. <u>4</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$11,983.00</b>
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Shenette Y. Prevo**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxxx5849</b>  <b>Rjm Acq Llc</b> 575 Underhill Blvd Suite 224 Syosset, NY 11791	C	DATE INCURRED: 12/2006 CONSIDERATION: <b>Collection</b> REMARKS: <b>COMPASS BANK CHECKING ACCOUNT</b>				\$338.00
ACCT #: <b>2915</b>  <b>Shabana Au</b> 9811 Sw Freeway Houston, TX 77074	C	DATE INCURRED: 02/2003 CONSIDERATION: <b>Automobile</b> REMARKS:				\$0.00
ACCT #: <b>xxx2244</b>  <b>Texas Dow Employee Credit Union</b> 1001 FM 2004 Lake Jackson, TX 77366	C	DATE INCURRED: CONSIDERATION: <b>Overdraft</b> REMARKS:				\$825.00
ACCT #: <b>xx4551</b>  <b>Westbury Ventures</b> 2207 Concord Pike #653 Wilmington, Delaware 19803	C	DATE INCURRED: CONSIDERATION: <b>Payday Loan</b> REMARKS:				\$840.00
Sheet no. <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$2,003.00
			Total >			\$34,679.27
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Aaron's Sales and Lease</b> 16215 Clay Road, Suite 201 Houston, Texas 77084	Rent to Own Furniture Lease 4-Accounts Contract to be ASSUMED
<b>Comcast Cable</b> P.O. Box 802068 Dallas, TX 75380	Cable/Internet/Telephone Contract to be ASSUMED

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Aaron Sales &amp; Lease Ow</b> 1015 Cobb Place Blvd Nw Kennesaw, GA 30144
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Aaron Sales &amp; Lease Ow</b> 1015 Cobb Place Blvd Nw Kennesaw, GA 30144
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Amc Mortgage Services</b> Po Box 11000 Santa Ana, CA 92711
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Americredit</b> 801 Cherry St Ste 3900 Fort Worth, TX 76102
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Ameriquest Mortgage</b> 10801 6th St Rancho Cucamonga, CA 91730
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Aspire/cb&amp;t</b> Pob 105555 Atlanta, GA 30348

B6H (Official Form 6H) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS***Continuation Sheet No. 1*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Asset Acceptance</b> Po Box 2036 Warren, MI 48090
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Baker &amp; Associates, LLP</b> 5151 Katy Freeway Suite 200 Houston, Tx 77007
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Baxter &amp; Schwartz, PC</b> Attn.: Bankruptcy Department 5450 NW Central, Suite 307 Houston, Texas 77092
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Bay Area Credit Service</b> 97 E. Brokaw Road, Suite 240 San Jose, CA 95112
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Calvary Portfolio/collection</b> 7 Skyline Drive 3rd Floor Hawthorne, NY 10532
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Calvary Portfolio/collection</b> 7 Skyline Drive 3rd Floor Hawthorne, NY 10532
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Cashnet USA</b> P.O. Box 06230 Chicago, IL 60606-0230

B6H (Official Form 6H) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS***Continuation Sheet No. 2*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Cca/cds</b> Po Box 46101 Las Vegas, NV 89114
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Certified Recovery System</b> 6161 Savoy Dr Ste 600 Houston, TX 77036
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Certified Recovery System</b> 6161 Savoy Dr Ste 600 Houston, TX 77036
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Citi Residential Lending</b> Po Box 11000 Santa Ana, CA 92711
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Citi Residential Lending</b> Po Box 11000 Santa Ana, CA 92711
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Collection Co America</b> 700 Longwater Dr Norwell, MA 02061
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Credit Management</b> 4200 International Pkwy Carrollton, TX 75007

B6H (Official Form 6H) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS***Continuation Sheet No. 3*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Credit Management</b> 4200 International Pkwy Carrollton, TX 75007
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Crescent Bank &amp; Trust</b> P.O. Box 60048 New Orleans, LA 70160-0048
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Cross Creek Sect. 1 HOA</b> Attn: Sterling Bank-Lock Box Dept. P.O. Box 41027 Houston, Texas 77241-1027
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Drive Financial</b> 8585 N Stemmons Fwy Ste Dallas, TX 75247
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Fac/nab</b> 480 James Robertson Pkwy Nashville, TN 37219
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Fac/nab</b> 480 James Robertson Pkwy Nashville, TN 37219
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>First Premier Bank</b> 601 S Minnesota Ave Sioux Falls, SD 57104

B6H (Official Form 6H) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS***Continuation Sheet No. 4*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Gulf States Finance</b> 3100 Edloe St Houston, TX 77027
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Harris County MUD #157</b> 11111 Katy Freeway Ste 725 Houston, TX 77079-2197
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Internal Revenue Service</b> P.O. Box 21126 Philadelphia, PA 19114
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Internal Revenue Service</b> Insolvency Section 1919 Smith St Stop 5022 HOU Houston, TX 77002
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Loanstar Systems Inc</b> 2504 Kent St Bryan, TX 77802
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Loanstar Systems Inc</b> 2504 Kent St Bryan, TX 77802
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Marquette Consumer Fin</b> 3033 Campus Dr Ste N150 Plymouth, MN 55441

B6H (Official Form 6H) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS***Continuation Sheet No. 5*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Nco Financial Svcs</b> Po Box 41466 Philadelphia, PA 19101
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Nelnet</b> 3015 S Parker Rd Suite 400 Aurora, CO 80014
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Nelnet</b> 3015 S Parker Rd Suite 400 Aurora, CO 80014
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Nelnet</b> 3015 S Parker Rd Suite 400 Aurora, CO 80014
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Park Dansan</b> P.o. Box 248 113 N 3rd Ave Gastonia, NC 28053
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Preferred Credit Inc</b> 3051 2nd St S Ste 200 Saint Cloud, MN 56301
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Retax Funding</b> 14755 Preston Rd. Suite 495 Dallas, Texas 75254

B6H (Official Form 6H) (12/07) - Cont.

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS***Continuation Sheet No. 6*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Rjm Acq Llc</b> 575 Underhill Blvd Suite 224 Syosset, NY 11791
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Shabana Au</b> 9811 Sw Freeway Houston, TX 77074
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Texas Dow Employee Credit Union</b> 1001 FM 2004 Lake Jackson, TX 77366
<b>Prevo, Lamar</b> 6927 Sterling Hollow Dr. Katy, Texas 77449	<b>Westbury Ventures</b> 2207 Concord Pike #653 Wilington, Delaware 19803

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of Debtor and Spouse	
<b>Married</b>		Relationship(s): Daughter	Age(s): 12
		Spouse	35
		Son	7
		Son	6
		Son	3
<b>Employment:</b>		Debtor	Spouse
Occupation		Document Management	
Name of Employer		Jacobs Engineering	
How Long Employed		1 year	
Address of Employer		1111 South Arroyo Parkway Pasadena, CA 91105	
		Truck Driver Panera LLC 1 year 6710 Clayton Road Richmond Heights, MO 43117	

INCOME: (Estimate of average or projected monthly income at time case filed)

	<b>DEBTOR</b>	<b>SPOUSE</b>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$5,113.33	\$3,052.83
2. Estimate monthly overtime	\$0.00	\$108.33
3. SUBTOTAL	<b>\$5,113.33</b>	<b>\$3,161.16</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$20.99	\$104.11
b. Social Security Tax	\$253.28	\$193.72
c. Medicare	\$59.24	\$45.31
d. Insurance	\$489.67	\$145.56
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify)      United Way      / Child Support	\$21.67	\$280.41
h. Other (Specify)      Vision & Dental      / Life Insurance	\$103.93	\$6.35
i. Other (Specify)      Life Insurance	\$10.36	\$0.00
j. Other (Specify)      ADD	\$15.99	\$0.00
k. Other (Specify)      LTD	\$55.68	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$1,030.81</b>	<b>\$775.46</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$4,082.52</b>	<b>\$2,385.70</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): SSI for minor sons	\$148.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify): a. b. c.	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$148.00</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$4,230.52</b>	<b>\$2,385.70</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		<b>\$6,616.22</b>

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None.**

B6J (Official Form 6J) (12/07)  
 IN RE: **Shenette Y. Prevo**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$300.00
b. Water and sewer	\$55.00
c. Telephone	
d. Other: Cable/Television	\$160.00
3. Home maintenance (repairs and upkeep)	\$75.00
4. Food	\$550.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$45.00
7. Medical and dental expenses	\$50.00
8. Transportation (not including car payments)	\$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	\$200.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$55.00
b. Life	
c. Health	
d. Auto	
e. Other:	\$165.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$350.00
Specify: Property taxes	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: Husband's Car Payment	\$355.98
b. Other: Aarons	\$395.00
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$1,185.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$4,440.98</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$6,616.22
b. Average monthly expenses from Line 18 above	\$4,440.98
c. Monthly net income (a. minus b.)	\$2,175.24

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: Shenette Y. Prevo

CASE NO

CHAPTER 13

EXHIBIT TO SCHEDULE JItemized Personal Expenses

Expense	Amount
Child Care	\$640.00
HOA Fees	\$30.00
Cell Phones	\$180.00
School Lunches	\$100.00
School Expenses	\$125.00
Toll Road Expense	\$110.00
<b>Total &gt;</b>	<b>\$1,185.00</b>

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re **Shenette Y. Prevo**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$159,257.00		
B - Personal Property	Yes	5	\$32,777.50		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		\$196,517.98	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$3,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$34,679.27	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	7			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,616.22
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,440.98
TOTAL		30	\$192,034.50	\$234,697.25	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re **Shenette Y. Prevo**

Case No.

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$6,616.22</b>
Average Expenses (from Schedule J, Line 18)	<b>\$4,440.98</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$9,201.34</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$11,439.50</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		<b>\$3,500.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$34,679.27</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$46,118.77</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. **32**

Date 02/05/2008

Signature /s/ Shenette Y. Prevo  
**Shenette Y. Prevo**

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

In re: Shenette Y. Prevo

Case No. \_\_\_\_\_

(if known)

## STATEMENT OF FINANCIAL AFFAIRS

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,481.22	2008 Employment Income
\$59,472.72	2007 Employment Income
\$22,161.00	2006 Employment Income
	Debtor
\$2,560.00	2008 Employment Income
\$37,946.60	2007 Employment Income
\$13,865.00	2006 Employment Income
	Spouse

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$148.00	2008 Social Security Income for Minor Sons
\$1,728.00	2007 Social Security Income for Minor Sons
\$1,632.00	2006 Social Security Income for Minor Sons
	Debtor

**3. Payments to creditors***Complete a. or b., as appropriate, and c.*

None  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Citi Residential Lending Po Box 11000 Santa Ana, CA 92711	10/04/2007 11/01/2007	\$4,158.00	\$130,617.00
Drive Financial 8585 N Stemmons Fwy Ste Dallas, TX 75247	10/2007	\$536.50	\$21,382.00

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 1

None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Americredit Calvary Portfolio/collection 7 Skyline Drive 3rd Floor Hawthorne, NY 10532	2000	2000 Chevrolet Malibu

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 2

**7. Gifts**

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Friendship Community Bible Church 420 Wood St. Sugarland, Texas 77478		Monthly	\$200.00 per month

**8. Losses**

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Baker & Associates, LLP 5151 Katy Freeway Suite 200 Houston, Tx 77007	01/24/2008	\$1,850.00
Money Management 9009 West Loop South 7th Floor Houston, Texas 77007	01/25/08	\$50.00

**10. Other transfers**

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 3

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER,	AMOUNT AND DATE OF AND AMOUNT OF FINAL BALANCE
Texas Dow Employees FCU	Checking Account xxxx2447	08/2007 -\$825.00

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None  If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**Lamar Prevo, Texas****Terrance Taylor, Former, Texas**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 4

---

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

---

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or  
 potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

---

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  
 Indicate the governmental unit to which the notice was sent and the date of the notice.

---

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is  
 or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

---

**18. Nature, location and name of business**

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF**

**SOCIAL-SECURITY OR OTHER INDIVIDUAL**

**TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**NATURE OF BUSINESS**

**BEGINNING AND ENDING**

**DATES**

**Q & A Child Care**

**Child Care**

**05/10/2006-Current**

**6927 Sterling Hollow Dr.**

**(no income)**

**Katy, Texas 77449**

**xxxxx5852**

---

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None  a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None  b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Shenette Y. Prevo**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 6

**23. Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 02/05/2008

Signature /s/ Shenette Y. Prevo  
of Debtor Shenette Y. Prevo

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.  
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Shenette Y. Prevo**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

IN RE: **Shenette Y. Prevo**

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Compliance with § 342(b) of the Bankruptcy Code**

I, Reese W. Baker, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

**/s/ Reese W. Baker**

Reese W. Baker, Attorney for Debtor(s)  
Bar No.: 01587700  
Baker & Associates, L.L.P.  
5151 Katy Freeway, Suite 200  
Houston, Texas 77007  
Phone: (713) 869-9200  
Fax: (713) 869-9100

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Shenette Y. Prevo**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

**X /s/ Shenette Y. Prevo**

Signature of Debtor

**02/05/2008**

Date

**X**

Signature of Joint Debtor (if any)

Date

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: **Shenette Y. Prevo**

CASE NO

CHAPTER **13**

**COVERSHEET FOR LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors, which consists of \_\_\_\_\_ page(s), is true, correct and complete to the best of my knowledge.

Date 02/05/2008

Signature /s/ Shenette Y. Prevo  
Shenette Y. Prevo

Date \_\_\_\_\_

Signature \_\_\_\_\_

Aaron Sales & Lease Ow  
1015 Cobb Place Blvd Nw  
Kennesaw, GA 30144

Aaron's Sales and Lease  
16215 Clay Road, Suite 201  
Houston, Texas 77084

Amc Mortgage Services  
Po Box 11000  
Santa Ana, CA 92711

Americredit  
801 Cherry St Ste 3900  
Fort Worth, TX 76102

Ameriquest Mortgage  
10801 6th St  
Rancho Cucamonga, CA 91730

Aspire/cb&t  
Pob 105555  
Atlanta, GA 30348

Asset Acceptance  
Po Box 2036  
Warren, MI 48090

Baker & Associates, LLP  
5151 Katy Freeway  
Suite 200  
Houston, Tx 77007

Baxter & Schwartz, PC  
Attn.: Bankruptcy Department  
5450 NW Central, Suite 307  
Houston, Texas 77092

Bay Area Credit Service  
97 E. Brokaw Road, Suite 240  
San Jose, CA 95112

Calvary Portfolio/collection  
7 Skyline Drive 3rd Floor  
Hawthorne, NY 10532

Cashnet USA  
P.O. Box 06230  
Chicago, IL 60606-0230

Cca/cds  
Po Box 46101  
Las Vegas, NV 89114

Certified Recovery System  
6161 Savoy Dr Ste 600  
Houston, TX 77036

Citi Residential Lending  
Po Box 11000  
Santa Ana, CA 92711

Collection Co America  
700 Longwater Dr  
Norwell, MA 02061

Comcast Cable  
P.O. Box 802068  
Dallas, TX 75380

Credit Management  
4200 International Pkwy  
Carrollton, TX 75007

Crescent Bank & Trust  
P.O. Box 60048  
New Orleans, LA 70160-0048

Cross Creek Sect. 1 HOA  
Attn: Sterling Bank-Lock Box Dept.  
P.O. Box 41027  
Houston, Texas 77241-1027

Drive Financial  
8585 N Stemmons Fwy Ste  
Dallas, TX 75247

Fac/nab  
480 James Robertson Pkwy  
Nashville, TN 37219

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Gulf States Finance  
3100 Edloe St  
Houston, TX 77027

Harris County MUD #157  
11111 Katy Freeway Ste 725  
Houston, TX 77079-2197

Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

Internal Revenue Service  
Insolvency Section  
1919 Smith St Stop 5022 HOU  
Houston, TX 77002

Internal Revenue Service  
Mail Stop 5024 HOU  
1919 Smith  
Houston, TX 77002

Lamar Prevo  
6927 Sterling Hollow Dr.  
Katy, Texas 77449

Loanstar Systems Inc  
2504 Kent St  
Bryan, TX 77802

Marquette Consumer Fin  
3033 Campus Dr Ste N150  
Plymouth, MN 55441

Nco Financial Svcs  
Po Box 41466  
Philadelphia, PA 19101

Nelnet  
3015 S Parker Rd Suite 400  
Aurora, CO 80014

Park Dansan  
P.o. Box 248 113 N 3rd Ave  
Gastonia, NC 28053

Preferred Credit Inc  
3051 2nd St S Ste 200  
Saint Cloud, MN 56301

Retax Funding  
14755 Preston Rd. Suite 495  
Dallas, Texas 75254

Rjm Acq Llc  
575 Underhill Blvd Suite 224  
Syosset, NY 11791

Shabana Au  
9811 Sw Freeway  
Houston, TX 77074

Texas Dow Employee Credit Union  
1001 FM 2004  
Lake Jackson, TX 77366

United States Trustee  
515 Rusk Street  
Houston, TX 77002

Westbury Ventures  
2207 Concord Pike #653  
Wilmington, Delaware 19803

## B22C (Official Form 22C) (Chapter 13) (01/08)

In re: Shenette Y. Prevo

Case Number:

According to the calculations required by this statement:

The applicable commitment period is 3 years.  
 The applicable commitment period is 5 years.  
 Disposable income is determined under § 1325(b)(3).  
 Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. REPORT OF INCOME</b>									
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input checked="" type="checkbox"/> Married. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b>								
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			<b>Column A</b>	<b>Column B</b>				
<b>Debtor's Income</b>				<b>Spouse's Income</b>					
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			<b>\$5,748.68</b>	<b>\$3,452.66</b>				
3	<b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b>			<b>\$0.00</b>	<b>\$0.00</b>				
4	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b>			<b>\$0.00</b>	<b>\$0.00</b>				
5	<b>Interest, dividends, and royalties.</b>			<b>\$0.00</b>	<b>\$0.00</b>				
6	<b>Pension and retirement income.</b>			<b>\$0.00</b>	<b>\$0.00</b>				
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.			<b>\$0.00</b>	<b>\$0.00</b>				
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			<b>\$0.00</b>	<b>\$0.00</b>				
9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</b>			<b>\$0.00</b>	<b>\$0.00</b>				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">a. <b>SSI for Minor Children-\$148.00 per month</b></td> <td style="width: 50%; text-align: right;"><b>\$0.00</b></td> </tr> <tr> <td>b.</td> <td></td> </tr> </table>		a. <b>SSI for Minor Children-\$148.00 per month</b>	<b>\$0.00</b>	b.			<b>\$0.00</b>	<b>\$0.00</b>
a. <b>SSI for Minor Children-\$148.00 per month</b>	<b>\$0.00</b>								
b.									

## B22C (Official Form 22C) (Chapter 13) (01/08)

10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$5,748.68	\$3,452.66
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$9,201.34

## Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	<b>Enter the amount from Line 11.</b>	\$9,201.34	
13	<b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.		
	a.		
	b.		
	c.		
	Total and enter on Line 13.	\$0.00	
14	<b>Subtract Line 13 from Line 12 and enter the result.</b>	\$9,201.34	
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.	\$110,416.08	
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: <u>Texas</u>	b. Enter debtor's household size: <u>6</u>	\$75,311.00
17	<b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed.		
	<input type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.		
	<input checked="" type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.		

## Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	<b>Enter the amount from Line 11.</b>	\$9,201.34
19	<b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	Total and enter on Line 19.	\$0.00

## B22C (Official Form 22C) (Chapter 13) (01/08)

20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$9,201.34
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$110,416.08
22	Applicable median family income. Enter the amount from Line 16.	\$75,311.00
23	<p><b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.</p>	

## Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

## Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	<p><b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>		\$1,823.00																						
24B	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p>																								
	<table border="1"> <thead> <tr> <th colspan="2">Household members under 65 years of age</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td>\$54.00</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td>6</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>\$324.00</td> </tr> </tbody> </table>	Household members under 65 years of age		a1.	Allowance per member	\$54.00	b1.	Number of members	6	c1.	Subtotal	\$324.00	<table border="1"> <thead> <tr> <th colspan="2">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a2.</td> <td>Allowance per member</td> <td>\$144.00</td> </tr> <tr> <td>b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td>c2.</td> <td>Subtotal</td> <td>\$0.00</td> </tr> </tbody> </table>	Household members 65 years of age or older		a2.	Allowance per member	\$144.00	b2.	Number of members		c2.	Subtotal	\$0.00	\$324.00
Household members under 65 years of age																									
a1.	Allowance per member	\$54.00																							
b1.	Number of members	6																							
c1.	Subtotal	\$324.00																							
Household members 65 years of age or older																									
a2.	Allowance per member	\$144.00																							
b2.	Number of members																								
c2.	Subtotal	\$0.00																							
25A	<p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>		\$571.00																						
25B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p>																								
	<table border="1"> <tbody> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent expense</td> <td>\$1,049.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$1,245.77</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$1,049.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$1,245.77	c.	Net mortgage/rental expense	Subtract Line b from Line a.		\$0.00													
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$1,049.00																							
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$1,245.77																							
c.	Net mortgage/rental expense	Subtract Line b from Line a.																							
26	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>																								

## B22C (Official Form 22C) (Chapter 13) (01/08)

27A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b>            You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	<b>\$480.00</b>									
27B	<p><b>Local Standards: transportation; additional public transportation expense.</b>            If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	<b>\$0.00</b>									
28	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b>            Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" data-bbox="200 882 1343 1036"> <tr> <td data-bbox="200 882 241 914">a.</td> <td data-bbox="241 882 1000 914">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="1000 882 1343 914" style="text-align: right;"><b>\$478.00</b></td> </tr> <tr> <td data-bbox="200 914 241 988">b.</td> <td data-bbox="241 914 1000 988">Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td data-bbox="1000 914 1343 988" style="text-align: right;"><b>\$356.37</b></td> </tr> <tr> <td data-bbox="200 988 241 1036">c.</td> <td data-bbox="241 988 1000 1036">Net ownership/lease expense for Vehicle 1</td> <td data-bbox="1000 988 1343 1036" style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	<b>\$478.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	<b>\$356.37</b>	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	<b>\$121.63</b>
a.	IRS Transportation Standards, Ownership Costs	<b>\$478.00</b>									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	<b>\$356.37</b>									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b>            Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" data-bbox="200 1241 1343 1389"> <tr> <td data-bbox="200 1241 241 1273">a.</td> <td data-bbox="241 1241 1000 1273">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="1000 1241 1343 1273" style="text-align: right;"><b>\$478.00</b></td> </tr> <tr> <td data-bbox="200 1273 241 1347">b.</td> <td data-bbox="241 1273 1000 1347">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td data-bbox="1000 1273 1343 1347" style="text-align: right;"><b>\$326.67</b></td> </tr> <tr> <td data-bbox="200 1347 241 1389">c.</td> <td data-bbox="241 1347 1000 1389">Net ownership/lease expense for Vehicle 2</td> <td data-bbox="1000 1347 1343 1389" style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	<b>\$478.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	<b>\$326.67</b>	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	<b>\$151.33</b>
a.	IRS Transportation Standards, Ownership Costs	<b>\$478.00</b>									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	<b>\$326.67</b>									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.</p>	<b>\$943.89</b>									
31	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.</p>	<b>\$0.00</b>									
32	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.</p>	<b>\$19.69</b>									
33	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.</p>	<b>\$364.92</b>									

## B22C (Official Form 22C) (Chapter 13) (01/08)

34	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$0.00
35	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.	\$640.00
36	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.	\$0.00
37	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.	\$180.00
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$5,619.46

## Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 24-37

39	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
a.	Health Insurance	\$697.21
b.	Disability Insurance	\$73.55
c.	Health Savings Account	\$0.00
	Total and enter on Line 39  IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:  _____	\$770.76
40	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.	\$0.00
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$0.00
42	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.	\$225.00

## B22C (Official Form 22C) (Chapter 13) (01/08)

44	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.				\$200.00	
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.				\$1,195.76	
<b>Subpart C: Deductions for Debt Payment</b>						
47	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.					\$1,928.81
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.	<b>Citi Residential Lending</b>	<b>Homestead</b>	<b>\$1,245.77</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
	b.	<b>Crescent Bank &amp; Trust</b>	<b>2007 Ford Taurus 23,000 mil</b>	<b>\$326.67</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
	c.	<b>Drive Financial</b>	<b>2005 Chevrolet Uplander 90,</b>	<b>\$356.37</b>	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
		Total: Add Lines a, b and c				
48	<b>Other payments on secured claims.</b> If any of the debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					\$225.00
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.	<b>Citi Residential Lending</b>	<b>Homestead</b>	<b>\$225.00</b>		
	b.					
	c.					
		Total: Add Lines a, b and c				
49	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.					\$58.33
50	<b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.					\$129.41
	a.	Projected average monthly chapter 13 plan payment.			<b>\$2,175.00</b>	
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			5.95 %	
	c.	Average monthly administrative expense of chapter 13 case			Total: Multiply Lines a and b	
51	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.				\$2,341.55	
<b>Subpart D: Total Deductions from Income</b>						
52	<b>Total of all deductions from income.</b> Enter the total of Lines 38, 46 and 51.				\$9,156.77	

B22C (Official Form 22C) (Chapter 13) (01/08)

**Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)**

53	<b>Total current monthly income.</b> Enter the amount from Line 20.	\$9,201.34																		
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.																			
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$0.00																		
56	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.	\$9,156.77																		
57	<p><b>Deduction for special circumstances.</b>            If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57.            YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.</p> <table border="1"> <tr> <td></td> <td>Nature of special circumstances</td> <td>Amount of expense</td> </tr> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>Total: Add Lines a, b, and c</td> </tr> <tr> <td></td> <td></td> <td>\$0.00</td> </tr> </table>		Nature of special circumstances	Amount of expense	a.			b.			c.					Total: Add Lines a, b, and c			\$0.00	
	Nature of special circumstances	Amount of expense																		
a.																				
b.																				
c.																				
		Total: Add Lines a, b, and c																		
		\$0.00																		
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$9,156.77																		
59	<b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.	\$44.57																		

**Part VI: ADDITIONAL EXPENSE CLAIMS**

60	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
		Expense Description
a.		
b.		
c.		
	Total: Add Lines a, b, and c	\$0.00

**Part VII: VERIFICATION**

61	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>02/05/2008</u>	Signature: <u>/s/ Shenette Y. Prevo</u> (Debtor)
	Date: _____	Signature: _____ (Joint Debtor, if any)